

Appl. No. 09/991,379  
Amdt. dated August 5, 2003  
Reply to Office Action of March 6, 2003

PATENT

**Amendments to the Specification:**

*Please replace paragraph beginning on page 1, line 13 with the following amended paragraph:*

During the checkout process at web sites, the merchant will sometimes use a credit card processing system provided by a third party. The customer could be handed off to the third party site for finishing the checkout process or remain at the merchant site while information on the transaction is passed to the third party site. ~~Where the customer is handed off, that customer may not return to the merchant site after checkout.~~ The third party secures the payment from the credit card account and passes the proceeds to the merchant. Where the customer is handed off, that customer may not return to the merchant site after checkout. If information is gathered by the merchant site and passed to the third party site, that information is available and possibly stored by the merchant site.

*Please insert the following paragraph at page 1, line 22:*

**BRIEF SUMMARY OF THE INVENTION**

According to the invention, a process for authorizing an online purchase between a customer and a vendor site is disclosed. In one step, transaction information is received from the vendor site. A new web browser window is automatically opened for the customer. A transaction amount is presented in a new browser window. The customer is capable of assenting to the transaction amount through interaction with the new web browser window. Authorization is received from the customer of a debit for the transaction amount to cover the online purchase. The vendor site is notified of the authorization.

*Please replace paragraph beginning on page 1, line 24 with the following amended paragraph:*

FIG. 1A is a block diagram of an embodiment of a an electronic transfer system;

Appl. No. 09/991,379  
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PATENT

*Please replace paragraph beginning on page 4, line 28 with the following amended paragraph:*

FIGS. 1B and 1C depict the steps of one embodiment of the present invention in the context of a consumer-to-business transaction. The method involves a user 10, vendor system 20, and funds transfer server 30 interconnected over a network which are shown in the depiction of a an electronic transfer system 100 in FIG. 1A. In one embodiment, the user 10 will access the network using a personal computer having a network connection. Such network connections may include, without limitation, any combination of modems, cable modems, wireless connections, digital subscriber lines, telephone lines, television cable lines having Internet connectivity, or other suitable network connections. In addition, the user 10 may access the network using any kind of apparatus suitable for transmitting and receiving information over a network, such as, without limitation, personal computers, handheld devices (such as wireless or modem adaptable personal data apparatuses), telephones, pagers, mobile phones or other apparatuses that may be connected, either via modem or wireless, to a network, including consoles such as may be found at a check-out area on site at a merchant store.

*Please replace paragraph beginning on page 8, line 25 with the following amended paragraph:*

A further aspect of the present invention, a an electronic transfer system 180, is shown in FIG. 2 and designated generally by reference numeral 180. The system 180 comprises a funds transfer server 130 having at least one connection each to a vendor system 120 and a purchaser system 110. In this embodiment, each of the server 130, vendor system 120 and purchaser system 110 are computers. The server 130 and vendor system 120 are network servers having a plurality of network connections and capable of hosting Internet sites. The purchaser system 110 is typically a home computer having a modem or other connection to the Internet. In alternative embodiments, the purchaser system 110 may be a handheld computer, cellular phone,

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telephone, input console, or any device capable of receiving and transmitting data. Likewise, the vendor system 120 may be any apparatus capable of transmitting or receiving data.

*Please replace paragraph beginning on page 18, line 1 with the following amended paragraph:*

Referring next to FIG. 11, a flow diagram of an embodiment of a process 1100 for authorizing a payment from a perspective of a user is shown. This diagram shows the portion of the process 1100 that includes choosing a an item for purchase from the merchant web site 720 through the authorization of that purchase. Those skilled in the art appreciate that is process is equally applicable to person-to-person payments where selection of merchandise is typically not done, but the authorization process is similar.

*Please replace paragraph beginning on page 22, line 25 with the following amended paragraph:*

Referring next to FIG. 15, a flow diagram of an embodiment of a process 1320 for authenticating user information is shown. Information from users and merchants can potentially be fraudulent or have mistakes. The reliability of the information and the credit worthiness of the FTS accountholder influences their fraud risk score such that the cost of that risk can be passed on to the merchant. During the sign-up process, a name, an address, account numbers and other information is provided to the FTS 630. In step 1504, this supplied information is provided. Any user information provided by a merchant during a an authorization process, is checked against this pre-gather information is used to assess the risk of a particular transaction or modify the cumulative fraud risk score. The usage habits of the user may also be monitored to further modify the score risk in step 1506.